

Remarks

A. Pending Claims

Claims 415-458, 491, 496, and 1093-1123 are pending. Claims 501, 534, 539, 686, 714, and 720 have been cancelled without prejudice. Claims 1093-1123 are new.

B. Election/Restriction

The Examiner required Applicant to elect a single disclosed species for prosecution on the merits to which the claims shall be restricted if no generic claim is finally held allowable. Applicant elects Species I without traverse. Applicant submits that claims 415-458, 491, 496, and 1093-1123 are readable on Species I. Applicant reserves the right to file divisional applications directed to the non-elected species.

C. New Claims

New claim 1093 describes a combination of features including: “wherein the document comprises a payment instrument, wherein a the information field comprises a signature field of the payment instrument, wherein at least one of the other information fields is a non-signature field of the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 17, lines 11-16; page 23, line 25 to page 24, line 20.

New claim 1094 describes a combination of features including: “wherein the at least one other information field comprises an amount field of the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 21, lines 19-21.

New claim 1095 describes a combination of features including: “wherein the at least one other information field comprises a payee field of the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 21, lines 14 to 22.

New claim 1096 describes a combination of features including: “wherein the at least one other information field comprises a date field of the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 21, lines 18-20.

New claim 1097 describes a combination of features including: “wherein the document comprises a payment instrument, wherein the written information being compared comprises written information from at least two non-signature fields.” Support for the claim may be found in Applicant’s specification at least on page 21, lines 14-26; page 23, line 25 to page 24, line 20.

New claim 1098 describes a combination of features including: “wherein the at least one other information field comprises pre-printed information in the document.” Support for the claim may be found in Applicant’s specification at least on page 54, line 4 to page 55, line 21.

New claim 1099 describes a combination of features including: “wherein the at least one other information field comparing the obtained written information in the information field and written information in at least one other information field comprises comparing the pre-printed information against a stock profile representation associated with at least one other document and assessing potential fraud based on the comparison of the pre-printed information against the stock profile representation.” Support for the claim may be found in Applicant’s specification at least on page 54, line 4 to page 55, line 21.

New claim 1100 describes a combination of features including: “wherein comparing pre-printed information in the document against a stock profile representation comprises comparing pre-printed information against layout characteristics of the stock profile representation.” Support for the claim may be found in Applicant’s specification at least on page 54, lines 6-11.

New claim 1101 describes a combination of features including: “wherein comparing pre-printed information in the document against a stock profile representation comprises comparing pre-printed information against characteristics of graphic elements of the stock profile

representation.” Support for the claim may be found in Applicant’s specification at least on page 54, lines 6-11.

New claim 1102 describes a combination of features including: “performing one or more fraud tests and assigning a fraud weight to at least one of the one or more of the fraud tests, wherein the fraud weight corresponds to the strength of the indication of fraud in the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 24, line 28 to page 25, line 10.

New claim 1103 describes a combination of features including: “performing at least two fraud tests on at least one of the information fields of the document.” Support for the claim may be found in Applicant’s specification at least on page 24, lines 4-9.

New claim 1104 describes a combination of features including: “wherein one of the fraud tests is weighted differently than at least one of the other fraud tests.” Support for the claim may be found in Applicant’s specification at least on page 24, line 28 to page 25, line 5.

New claim 1105 describes a combination of features including: “wherein a fraud test for one of the information fields is weighted higher than a fraud test for another of the information fields.” Support for the claim may be found in Applicant’s specification at least on page 24, line 28 to page 25, line 5.

New claim 1106 describes a combination of features including: “wherein a fraud test for a frequently present feature of a payment instrument are weighted higher than a fraud test involving an infrequently present feature of the payment instrument.” Support for the claim may be found in Applicant’s specification at least on page 25, line 11-15.

New claim 1107 describes a combination of features including: “wherein a fraud test for at least one an amount field of a payment instrument is weighted higher than a fraud test for at least one other information field of the payment instrument.” Support for the claim may be

found in Applicant's specification at least on page 25, line 15-17.

New claim 1108 describes a combination of features including: "assessing whether written information in a first information field of the document approximately matches written information from a corresponding information field the at least one other document; and assessing whether written information in a second information field of the document approximately matches written information from a corresponding information field in the at least one other document." Support for the claim may be found in Applicant's specification at least on page 24, lines 11-26.

New claim 1109 describes a combination of features including: "comparing characteristics or patterns of at least one of the information fields in the document with characteristics or patterns a corresponding information field in the at least one other document." Support for the claim may be found in Applicant's specification at least on page 24, lines 1-5.

New claim 1110 describes a combination of features including: "comparing data content of at least one of the information fields in the document with data content of a corresponding information field in the at least one other document." Support for the claim may be found in Applicant's specification at least on page 24, lines 1-5.

New claim 1111 describes a combination of features including: "comprising analyzing a correlation of information between two or more of the information fields." Support for the claim may be found in Applicant's specification at least on page 24, lines 20-26.

New claim 1112 describes a combination of features including: "wherein at least one writing profile representation comprises at least one cross-field correlation between at least two information fields." Support for the claim may be found in Applicant's specification at least on page 27, lines 6-12; Table 1; claim 23.

New claim 1113 describes a combination of features including: "wherein the at least one

writing profile representation comprises at least one cross-field correlation between at least two information fields, the method further comprising analyzing a correlation of information between two or more of the information fields, wherein the analysis of a first information field of the document is dependent on what information is in a second information field of the document.” Support for the claim may be found in Applicant’s specification at least on page 24, lines 11-26; page 51, line 11 to page 53, line 24.

New claim 1120 describes a combination of features including: “predicting a likely entry type in one information field of the document based on an entry in another of the information fields of the document.” Support for the claim may be found in Applicant’s specification at least on page 51, lines 11-24.

New claim 1121 describes a combination of features including: “assessing whether written information in a first information field of the document was written by the same person as written information in at least one other information field of the document.” Support for the claim may be found in Applicant’s specification at least on page 39, lines 9-17.

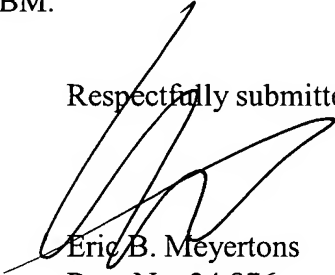
New claim 1122 describes a combination of features including: “determining if there is an approximate match of at least one global characteristic in the first information field of the document and at least one of the other information fields of the document.” Support for the claim may be found in Applicant’s specification at least on page 39, lines 9-17.

New claim 1123 describes a combination of features including: “wherein the first information field and at least one of the other information fields are non-signature fields.” Support for the claim may be found in Applicant’s specification at least on page 39, lines 15-17.

D. Additional Comments

A fee authorization is enclosed to cover fees due in association with the filing of this and accompanying documents. If an extension of time is required, Applicant hereby requests the appropriate extension of time. If additional fees are required or if any fees have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert, & Goetzel, P.C. Deposit Account Number 50-1505/5053-00509/EBM.

Respectfully submitted,



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